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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	rt 1: Identify Yourself			
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
1.	Your full name			
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).	Faisal First name M. Middle name	First name Middle name	
	Bring your picture identification to your meeting with the trustee.	Farooq Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)	
2.	All other names you hav	re		
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-7713		

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Case number (if known)

Debtor 1 Faisal M. Farooq

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):				
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		■ I have not used any business name or EINs.		☐ I have not used any business name or EINs.			
	Include trade names and doing business as names	Business name(s)		Business name(s)			
		EINs		EINs			
5.	Where you live	8901 Robin Dr., Unit D		If Debtor 2 lives at a different address:			
		Des Plaines, IL 60016 Number, Street, City, State & ZIP Code	-	Number, Street, City, State & ZIP Code			
		Cook					
		County		County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.		If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	_	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for	Check one:		Check one:			
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			
			_				

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Case number (if known) Debtor 1 Faisal M. Farooq

Par	Tell the Court About	Your E	Bankruptcy Ca	ise				
7.	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Required by</i> f page 1 and check the appropriate	11 U.S.C. § 342(b) for Individuals Filing for e box.	Bankruptcy	
	choosing to file under	■ Chapter 7						
			Chapter 11					
			Chapter 12					
			Chapter 13					
3.	How you will pay the fee		I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.					
					tallments. If you choose this options to the control of the contro	on, sign and attach the Application for Indivi	iduals to Pay	
			I request tha	t my fee be wa	aived (You may request this option	n only if you are filing for Chapter 7. By law ur income is less than 150% of the official p		
			applies to you	ur family size a	nd you are unable to pay the fee in	n installments). If you choose this option, your line it with your petition.	ou must fill out	
€.	Have you filed for bankruptcy within the	■ N						
	last 8 years?	☐ Ye	es.					
			District		When			
			District		When	Case number		
			District		When	Case number		
10.	Are any bankruptcy	■ N	0					
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	□ Ye	es.					
			Debtor			Relationship to you		
			District		When	Case number, if known		
			Debtor			Relationship to you		
			District		When	Case number, if known		
11.	Do you rent your residence?	□ N	o. Go to I	ine 12.				
	residence :	■ Ye	es. Has yo	ur landlord obta	ained an eviction judgment agains	t you and do you want to stay in your reside	ence?	
				No. Go to line	12.			
			_	Yes. Fill out Inbankruptcy pe		Judgment Against You (Form 101A) and file	e it with this	

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		Document	Page 4 01 50	
Debtor 1	Faisal M. Faroog		Case number (if known)	

Pari	Report About Any Bu	sinesses	You Owr	as a Sole Proprieto	or				
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.					
		☐ Yes.	Name	and location of busir	ness				
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	Name of business, if any					
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	Number, Street, City, State & ZIP Code					
	it to this petition.		Chec	k the appropriate box	to describe your business:				
				Health Care Busine	ess (as defined in 11 U.S.C. § 101(27A))				
				Single Asset Real E	Estate (as defined in 11 U.S.C. § 101(51B))				
				Stockbroker (as de	fined in 11 U.S.C. § 101(53A))				
				☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))					
				None of the above					
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadline: operation	If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).						
	For a definition of small	No.	I am r	not filing under Chapte	er 11.				
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am f Code	•	1, but I am NOT a small business debtor according to the definition in the Bankruptcy				
		☐ Yes.	I am f	iling under Chapter 1	1 and I am a small business debtor according to the definition in the Bankruptcy Code.				
Part	4: Report if You Own or	Have Any	, Hazardo	ous Property or Any	Property That Needs Immediate Attention				
	Do you own or have any	■ No.	Trazar ac	740 1 10 0011 1 01 7 111 1	Troporty That House Infilinguate Attention				
	property that poses or is alleged to pose a threat of imminent and identifiable hazard to	■ No.	What is	the hazard?					
	public health or safety? Or do you own any property that needs immediate attention?			diate attention is why is it needed?					
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	s the property?	Number Chart City Chate 9 7 or de				
					Number, Street, City, State & Zip Code				

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Debtor 1 Faisal M. Faroog

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Case number (if known) Debtor 1 Faisal M. Faroog Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ☐ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ■ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Faisal M. Farooq Signature of Debtor 2 Faisal M. Farooq Signature of Debtor 1 Executed on February 17, 2016 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Faisal M. Farooq Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Kenneth J. Chapman	Date	February 17, 2016
Signature of Attorney for Debtor		MM / DD / YYYY
Kenneth J. Chapman Printed name		
Law Office Of Kenneth J. Chapman		
1901 N. Roselle Rd., Suite 800 Schaumburg, IL 60195		
Number, Street, City, State & ZIP Code		
Contact phone (800) 741-1504	Email address	KJChap@netscape.com
6284537		
Bar number & State		

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		17(1(.1)1116	eni Paue o ui pu	
Fill in this infor	mation to identify your	case:		
Debtor 1	Faisal M. Farooq			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	11: Summarize Your Assets		
		Your as	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	10,170.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	10,170.00
Par	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	8,752.95
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	20,109.69
	Your total liabilities	\$	28,862.64
Par	3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,555.40
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,512.00
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sch	nedules.
7.	Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a bounded purpose "1411 S.C. \$ 101(0). Fill out lines 8.00 for stellistical purposes 28.11.5 C. \$ 150	a personal,	family, or

Official Form 106Sum

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

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Case number (if known) Debtor 1 Faisal M. Farooq

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

3,085.71

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total cla	ıim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

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Fill in	this inf	ormation to identify you	ır case and this	s filing:	II Pade 10 01 50			
Debto	or 1	Faisal M. Faroo	•					
Debto	or 2	First Name	Middle N	Name	Last Name			
	e, if filing)	First Name	Middle N	Name	Last Name			
Unite	d States	Bankruptcy Court for the:	NORTHERN	I DISTRICT O	F ILLINOIS			
Case	number							Check if this is an amended filing
								amended ming
Offi	cial F	orm 106A/B						
		ıle A/B: Pro	perty					12/15
think it	fits best.	Be as complete and accunore space is needed, attac	rate as possible.	. If two married	ice. If an asset fits in more than people are filing together, both . On the top of any additional pa	are equally responsible	for supply	ing correct
Part 1	: Descri	be Each Residence, Buildi	ng, Land, or Othe	er Real Estate	You Own or Have an Interest In			
1. Do y	you own o	or have any legal or equital	ole interest in an	y residence, bı	uilding, land, or similar property	?		
	No. Go to I	Part 2.						
	res. Whe	re is the property?						
Part 2	Descri	be Your Vehicles						
					icles, whether they are regis e G: Executory Contracts and		any vehic	les you own that
3 Cai	rs vans	trucks, tractors, sport	utility vehicles	motorcycles				
		, truono, truotoro, oport	utility veriloics	, motor dyole.	•			
□ N ■ .								
	Yes							
3.1	Make:	Honda	Who	o has an intere	st in the property? Check one			or exemptions. Put
	Model:	Civic		Debtor 1 only	,			aims on <i>Schedule D:</i> Secured by Property.
	Year:	2009		Debtor 2 only		Current value of	the C	urrent value of the
		mate mileage: 11		Debtor 1 and De	,	entire property?	pe	ortion you own?
	Otherin	iornation.		At least one of ti	he debtors and another			
			II		community property	\$8,800	.00	\$8,800.00
				(see instructions)				
	<i>mples:</i> B No				al vehicles, other vehicles, a els, snowmobiles, motorcycle			
					tries from Part 2, including a			\$8,800.00
Part 3	Descri	be Your Personal and Hou	sehold Items					
		or have any legal or equ		in any of the	following items?		port Do r	rent value of the ion you own?
6 H o	usehold	goods and furnishings					ciair	ns or exemptions.

6.

Examples: Major appliances, furniture, linens, china, kitchenware

□ No

Official Form 106A/B Schedule A/B: Property

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Case number (if known) Document Debtor 1 Faisal M. Farooq Yes. Describe..... \$750.00 Misc. Household Items - No One Item Exceeds \$500.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ■ No ☐ Yes. Describe..... 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ☐ No Yes. Describe..... \$50.00 **Books And Pictures** 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ■ No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... Clothing \$300.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver □ No Yes. Describe..... \$25.00 2 Watches 13. Non-farm animals Examples: Dogs, cats, birds, horses No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1,125.00 for Part 3. Write that number here

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured

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Case number (if known) Document Debtor 1 Faisal M. Faroog claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition □ No ■ Yes..... Cash \$20.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes..... **Checking Account - JP Morgan Chase** \$225.00 17.1. 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No ☐ Yes. Give specific information about them..... % of ownership: Name of entity: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others Institution name or individual: ☐ Yes.

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

No ☐ Yes..... Issuer name and description.

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

No

☐ Yes..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

■ No

☐ Yes. Give specific information about them...

		Case 16-05158	Doc 1			Desc Main
D	ebtor 1	Faisal M. Farooq		Document	Page 13 of 56 Case number (if known)	
26	Examp ■ No	s, copyrights, trademarks, les: Internet domain names Give specific information al	, websites, pr			
27.	Examp ■ No	es, franchises, and other ples: Building permits, excluding Sive specific information all	sive licenses,		holdings, liquor licenses, professional license	es
M		property owed to you?				Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	■ No	unds owed to you Give specific information ab	out them, inc	luding whether you alrea	ady filed the returns and the tax years	
29	■ No			isal support, child suppo	rt, maintenance, divorce settlement, property	settlement
30.	Examp ■ No	imounts someone owes y bles: Unpaid wages, disabilit benefits; unpaid loans Give specific information	y insurance p		efits, sick pay, vacation pay, workers' comper	nsation, Social Security
31.		ts in insurance policies bles: Health, disability, or life	insurance; h	ealth savings account (F	HSA); credit, homeowner's, or renter's insurar	nce
	☐ Yes.	Name the insurance compa Comp	ny of each po pany name:	licy and list its value.	Beneficiary:	Surrender or refund value:
32.	If you a someo	ne has died.			d surance policy, or are currently entitled to rece	eive property because
00		Give specific information	. 4h 4			
33.	Examp ■ No	Describe each claim	-		t or made a demand for payment to sue	
34.	■ No	contingent and unliquidate Describe each claim	ed claims of o	every nature, including	g counterclaims of the debtor and rights to	set off claims
35.		ancial assets you did not	already list			
	■ No □ Yes.	Give specific information				
36					y entries for pages you have attached	\$245.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

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Case number (if known) Document Debtor 1 Faisal M. Farooq 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ■ No ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$0.00 56. Part 2: Total vehicles, line 5 \$8,800.00 57. Part 3: Total personal and household items, line 15 \$1,125.00 Part 4: Total financial assets, line 36 58. \$245.00 Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 61. Part 7: Total other property not listed, line 54 \$0.00 Total personal property. Add lines 56 through 61... Copy personal property total \$10,170.00 \$10,170.00

Official Form 106A/B Schedule A/B: Property page 5

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$10,170.00

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Fill in this infor	rmation to identify your	case:		
Debtor 1	Faisal M. Farooq			
DODIOI I	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1.	Which set of exem	ptions are	you claiming?	Check one only	, even if	your spouse is	filing with	vou.
----	-------------------	------------	---------------	----------------	-----------	----------------	-------------	------

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

	Brief description of the property and line on Schedule A/B that lists this property	Current value of the Amount of the exemption you claim portion you own		Specific laws that allow exemption	
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
	2009 Honda Civic 110,000 miles	\$8,800.00		\$47.05	735 ILCS 5/12-1001(c)
	Elife from Gorledgie A/D. G.1			100% of fair market value, up to any applicable statutory limit	
	Misc. Household Items - No One Item Exceeds \$500.00	\$750.00		\$750.00	735 ILCS 5/12-1001(b)
	Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
	Books And Pictures Line from Schedule A/B: 8.1	\$50.00		\$50.00	735 ILCS 5/12-1001(a)
	Elife from Gorledgie 74 B. G.1			100% of fair market value, up to any applicable statutory limit	
	Clothing Line from Schedule A/B: 11.1	\$300.00		\$300.00	735 ILCS 5/12-1001(a)
	Line IIom Schedule A/D. 11.1			100% of fair market value, up to any applicable statutory limit	
	2 Watches Line from Schedule A/B: 12.1	\$25.00		\$25.00	735 ILCS 5/12-1001(b)
	Line nom Schedule A/D. 12.1			100% of fair market value, up to any applicable statutory limit	

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	rief description of the property and line on chedule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
_	cash ine from Schedule A/B: 16.1	\$20.00		\$20.00	735 ILCS 5/12-1001(b)
	ine nom <i>Schedule Arb.</i> 10.1			100% of fair market value, up to any applicable statutory limit	
	Checking Account - JP Morgan	\$225.00		\$225.00	735 ILCS 5/12-1001(b)
L	ine from Schedule A/B: 17.1			100% of fair market value, up to any applicable statutory limit	
	re you claiming a homestead exemption Subject to adjustment on 4/01/16 and every No Yes. Did you acquire the property cover No Yes	3 years after that for ca	ases fi	,	•

Ca	ise 16-05158			1 02/17/16 18:	39:02 Desc i	viain
Fill in this inform	nation to identify you		age 17	01.50		
	nation to identity you	i case.				
Debtor 1	Faisal M. Farood	•	t Name			
Debtor 2	i iist ivaille	Middle Name Las	. Ivaille			
(Spouse if, filing)	First Name	Middle Name Las	t Name			
United States Ba	nkruptcy Court for the:	NORTHERN DISTRICT OF ILLINOI	S			
Case number						
(if known)					☐ Chec	k if this is an
					_	ded filing
o =	4005					
Official Forn	n 106D					
Schedule	D: Creditors	Who Have Claims See	cured	by Property	y	12/15
Be as complete and	d accurate as possible. I	f two married people are filing together, bo	oth are equ	ally responsible for su	pplying correct inform	ation. If more space
	e Additional Page, fill it o	out, number the entries, and attach it to this				
. Do any creditors	have claims secured by	your property?				
□ No. Check	k this box and submit th	nis form to the court with your other sche	dules. Yo	u have nothing else to	report on this form.	
Yes. Fill in	all of the information b	pelow.				
Part 1: List A	II Secured Claims					
		nore than one secured claim, list the creditor s	senarately	Column A	Column B	Column C
for each claim. If m	nore than one creditor has	a particular claim, list the other creditors in Pa		Amount of claim	Value of collateral	Unsecured
much as possible, I	ist the claims in alphabetic	cal order according to the creditor's name.		Do not deduct the value of collateral.	that supports this claim	portion If any
2.1 Springlea	f	Describe the property that secures the cl	aim:	\$8,752.95	\$8,800.00	\$0.00
Creditor's Name	е	2009 Honda Civic 110,000 miles				
PO Box 7	90368	As of the date you file, the claim is: Check	all that			
	is, MO 63179	apply. Contingent				
-	t, City, State & Zip Code	☐ Unliquidated				
rumbor, Gubor	, only, orate a zip ocac	☐ Disputed				
Who owes the de	ebt? Check one.	Nature of lien. Check all that apply.				
Debtor 1 only		■ An agreement you made (such as mortg	age or secu	ıred		
Debtor 2 only		car loan)				
☐ Debtor 1 and De	ebtor 2 only	☐ Statutory lien (such as tax lien, mechanic	c's lien)			
_	he debtors and another	☐ Judgment lien from a lawsuit				
☐ Check if this cl community de		Other (including a right to offset)				
Date debt was inc	urred	Last 4 digits of account number	4937			
Add the dollar va	alue of your entries in Co	olumn A on this page. Write that number h	ere:	\$8,75	2 95	
	•	the dollar value totals from all pages.	J. V.			
Write that numb	er here:			\$8,75	2.33	

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

	Case 10-05.	130 DUCT	Document	Page 18	a 02/11/10 10.39. ? of 56	02 Des	C Mairi
Fill in	this information to ider	tify your case:	120000000000000000000000000000000000000	1 11111. 11	7 (71 : 70)		
Debto	r 1 Faisal M.	Faroog					
	First Name		le Name	Last Name			
Debto							
(Spouse	e if, filing) First Name	Midd	le Name	Last Name			
United	States Bankruptcy Cour	t for the: NORTHE	RN DISTRICT OF ILL	INOIS			
Case	number						
(if know						□ C	heck if this is an
						ar	mended filing
Ott: -	:-!						
	ial Form 106E/F			. .			40/45
Sche	edule E/F: Credi	tors Who Hav	e Unsecured (Claims			12/15
Schedu eft. Atta	le D: Creditors Who Have (Claims Secured by Pro to this page. If you ha	perty. If more space is n	eeded, copy t	any creditors with partially so he Part you need, fill it out, n o not file that Part. On the to	umber the ent	ries in the boxes on the
Part 1	List All of Your PRI	ORITY Unsecured C	claims				
1. Do	any creditors have priority	unsecured claims ag	ainst you?				
	No. Go to Part 2.						
	Yes.						
Part 2	List All of Your NO	NPRIORITY Unsecui	red Claims				
3. Do	any creditors have nonpri	ority unsecured claims	s against you?				
	No. You have nothing to rep	oort in this part. Submit the	his form to the court with y	our other sche	dules.		
	Yes.						
un: tha	secured claim, list the credito	or separately for each cla	aim. For each claim listed,	identify what ty	holds each claim. If a credito /pe of claim it is. Do not list cla three nonpriority unsecured cla	ims already incl	uded in Part 1. If more
							Total claim
4.1	Advanced Radiolog	y Consultants	Last 4 digits of acco	unt number	8970		\$56.00
	Nonpriority Creditor's Nam	e					
	520 E. 22nd St.		When was the debt i	incurred?			
	Lombard, IL 60148 Number Street City State 2	ZIp Code	As of the date you fi	le, the claim is	s: Check all that apply		
	Who incurred the debt?	•	•	,			
	Debtor 1 only		☐ Contingent				
	Debtor 2 only		☐ Unliquidated				
	Debtor 1 and Debtor 2	only	☐ Disputed				
	☐ At least one of the deb	tors and another	Type of NONPRIORI	TY unsecured	claim:		
	☐ Check if this claim is		☐ Student loans				
	debt	•			ration agreement or divorce that	at you did not	
	Is the claim subject to of	fset?	report as priority claim				
	No		•		g plans, and other similar debts	3	
	☐ Yes		Other. Specify	Medical			

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Debtor 1 Faisal M. Faroog Case number (if know) **Advanced Radiology Consultants** 4.2 \$220.00 Last 4 digits of account number 4945 Nonpriority Creditor's Name 520 E. 22nd St. When was the debt incurred? Lombard, IL 60148 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Medical ☐ Yes **Advocate Lutheran General** 5808 \$1.073.04 4.3 Last 4 digits of account number Hospital Nonpriority Creditor's Name PO Box 4249 When was the debt incurred? Carol Stream, IL 60197-4249 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Medical Other. Specify **Advocate Lutheran General** 8082 \$528.80 Last 4 digits of account number 4.4 Hospital Nonpriority Creditor's Name When was the debt incurred? PO Box 4249 Carol Stream, IL 60197-4249 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Medical Other, Specify

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Debtor 1 Faisal M. Faroog Case number (if know) 4.5 \$235.00 Advocate Medical Group Last 4 digits of account number 3301 Nonpriority Creditor's Name PO Box 92523 When was the debt incurred? Chicago, IL 60675-2523 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Medical ☐ Yes 4.6 **Advocate Medical Group** Last 4 digits of account number 3301 \$447.00 Nonpriority Creditor's Name PO Box 92523 When was the debt incurred? Chicago, IL 60675-2523 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Medical Other, Specify 4.7 **Advocate Medical Group** Last 4 digits of account number 3301 \$113.00 Nonpriority Creditor's Name PO Box 92523 When was the debt incurred? Chicago, IL 60675-2523 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Medical Other. Specify

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Case number (if know)

Debt	or 1 Faisal M. Farooq		Case number (if know)	
4.8	Bank Of America	Last 4 digits of account number	2166	\$3,532.00
	Nonpriority Creditor's Name PO Box 982238	When was the debt incurred?		
	El Paso, TX 79998-2238 Number Street City State Zlp Code	As of the date you file, the claim i	s. Chock all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim	э. Спеск ан шасарру	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
		<u> </u>		
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	1 claim:	
	☐ At least one of the debtors and another	Student loans	a Gianni.	
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	iration agreement of divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Credit Line		
4.9	Bank Of America	Last 4 digits of account number	2116	\$0.00
4.0	Nonpriority Creditor's Name			φ0.00
	PO Box 26012	When was the debt incurred?	Opened 12/01/13 Last Active 7/31/15	
	Greensboro, NC 27410			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	′			
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	d alaim.	
	☐ At least one of the debtors and another	Student loans	d Claim.	
	☐ Check if this claim is for a community debt	_	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Notice Only	1	
4.1				
0	Barclays Bank Delaware	Last 4 digits of account number	5281	\$1,551.00
	Nonpriority Creditor's Name		Opened 12/01/14 Last Active	
	PO Box 8801	When was the debt incurred?	8/24/15	
	Wilmington, DE 19899			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	<u> </u>			
	■ Debtor 1 only	Contingent		
	☐ Debtor 2 only	Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	d claim:	
	☐ At least one of the debtors and another	Student loans	J Claiii.	
	☐ Check if this claim is for a community debt	_	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	□Yes	■ Other. Specify Credit Card	I	
		— Cirior. Opcomy		

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Debtor 1 Faisal M. Farooq Case number (if know) 4.1 Caine & Weiner 5977 \$127.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 5010 When was the debt incurred? Opened 7/01/15 Woodland Hills, CA 91365 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collection Attorney Readyrefresh By Nestle ☐ Yes 4.1 Capital One Bank (USA) NA 0643 \$387.61 Last 4 digits of account number Nonpriority Creditor's Name PO Box 6492 When was the debt incurred? Carol Stream, IL 60197 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Line ☐ Yes 4.1 Chase 7455 \$2.865.00 Last 4 digits of account number Nonpriority Creditor's Name Attn: Correspondence Dept Opened 10/01/12 Last Active PO Box 15298 When was the debt incurred? 8/10/15 Wilmington, DE 19850 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes

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Document Page 23 of 56 Case number (if know) Debtor 1 Faisal M. Farooq 4.1 Chase 7449 \$1,689.00 Last 4 digits of account number Nonpriority Creditor's Name **Attn: Correspondence Dept** Opened 2/01/15 Last Active PO Box 15298 When was the debt incurred? 8/11/15 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Credit Card 4.1 Comenity - Loft 1394 \$329.74 Last 4 digits of account number 5 Nonpriority Creditor's Name PO Box 659705 When was the debt incurred? San Antonio, TX 78265 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Line ☐ Yes 4.1 Comenity Bank/Ann Taylor 1394 \$329.00 6 Last 4 digits of account number Nonpriority Creditor's Name Opened 12/01/14 Last Active PO Box 182125 When was the debt incurred? 8/22/15 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims

■ No
□ Yes

■ Other. Specify Charge Account

lacksquare Debts to pension or profit-sharing plans, and other similar debts

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Debtor 1 Faisal M. Farooq Case number (if know) 4.1 Credit One Bank NA 3973 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 1/01/08 Last Active PO Box 98873 When was the debt incurred? 7/09/15 Las Vegas, NV 89193 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts Notice Only - Sent To Midland Credit ☐ Yes Other. Specify **Management For Collection** 4.1 **Fahey Medical Group** 0001 \$199.26 Last 4 digits of account number 8 Nonpriority Creditor's Name When was the debt incurred? 581 Golf Road Des Plaines, IL 60016 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Medical Other. Specify 4.1 Harris And Harris LTD 4111 \$1.911.00 Last 4 digits of account number 9 Nonpriority Creditor's Name 222 Merchandise Mart Plz When was the debt incurred? Chicago, IL 60654 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans \square Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No Collection - Advocate Lutheran General ■ Other. Specify Hospital

☐ Yes

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Debtor 1 Faisal M. Farooq Case number (if know) 4.2 Harris & Harris LTD \$0.00 Last 4 digits of account number 0 Nonpriority Creditor's Name 600 W Jackson, Suite 400 When was the debt incurred? Chicago, IL 60661 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Notice Only 4.2 **Kay Jewelers** 4904 \$150.98 Last 4 digits of account number Nonpriority Creditor's Name PO Box 740425 When was the debt incurred? Cincinnati, OH 45274 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Line ☐ Yes 4.2 Midland Credit Management 3973 \$2,499,26 Last 4 digits of account number Nonpriority Creditor's Name 8875 Aero Drive, Suite 200 When was the debt incurred? San Diego, CA 92123 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

■ Other. Specify Collection - Credit One

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Faisai M. Farooq	Case number (if know)	
Millennium Credit Consultants	Last 4 digits of account number 6692	\$470.28
Nonpriority Creditor's Name PO Box 18160	When was the debt incurred?	
Saint Paul, MN 55118 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
■ Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
\square Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	■ Other. Specify Collection - TCF National Bank	
US Bank Corporation	Last 4 digits of account number 2249	\$577.72
Nonpriority Creditor's Name 480 W. Wildspring Road	When was the debt incurred?	
Round Lake, IL 60073 Number Street City State Zlp Code	As of the date you file the claim is Check all that each	
Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	Student loans	
debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
□ Yes	■ Other. Specify Overdraft	
Villaga Of Nilag	Last 4 digits of account number 2809	\$818.00
Village Of Niles Nonpriority Creditor's Name	Last 4 digits of account number 2809	\$616.00
PO Box 1368	When was the debt incurred?	
Elmhurst, IL 60126 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not	
No	report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify Medical	

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Part 4: Add the Amounts for Each Type of Unsecured Claim

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Debtor 1 Faisal M. Farooq

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Т	otal Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total				-	
claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	
				Φ	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
				Т	otal Claim
	6f.	Student loans	6f.	\$	0.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	20,109.69
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	20,109.69

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Fill in this infor	mation to identify your	case:		
Debtor 1	Faisal M. Farooq			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				Check if this is a

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	r company with Name, Numbe	h whom you have the er, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			
	City		State	ZIP Code	
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.3					
0	Name				_
	Number	Street			
	City		State	ZIP Code	_
2.4					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.5	•				
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
	J.,		State		

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		Docume	ent Page 29 d	of 56	
Fill in this	information to identify you	r case:			
Debtor 1	Foicel M. Forces				
Deptor 1	Faisal M. Farood	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing	ng) First Name	Middle Name	Last Name	_	
United Sta	ites Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case num	ber				
(if known)					Check if this is an amended filing
					amended ming
Officia	l Form 106H				
	lule H: Your Cod	lobtors			40/45
Sched	iule n. Your Coc	ieptors			12/15
Arizon ■ No. □ Yes	hin the last 8 years, have yo na, California, Idaho, Louisiana Go to line 3. s. Did your spouse, former spo	a, Nevada, New Mexico, Pu ouse, or legal equivalent live	erto Rico, Texas, Wash	lington, and Wisconsin.)	ates and territories include
in line Form	e 2 again as a codebtor only	if that person is a guaran	tor or cosigner. Make	sure you have listed the c	reditor on Schedule D (Official nedule E/F, or Schedule G to fill
	Column 1: Your codebtor Name, Number, Street, City, State and I	ZIP Code		Column 2: The creditor Check all schedules the	or to whom you owe the debt
	•			C. CO. C. CO. CO. CO. C.	
3.1				Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
-	Number Street			_	
	City	State	ZIP Code		
3.2				Schedule D, line	
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
-	Number Street			_	
	City	State	ZIP Code		

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Fill	in this information to identify your c	ase:				l				
	otor 1 Faisal M. Fa									
	otor 2 use, if filing)				_					
Uni	ted States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS							
	se number		-				ed filing nent showing	g postpetition chapte	r	
0	fficial Form 106l					MM / DD/	YYYY			
S	chedule I: Your Inc	ome						12/	/15	
spo atta	plying correct information. If you use. If you are separated and you ch a separate sheet to this form. Describe Employment	ır spouse is not filing w	ith you, do not inclu	de infor	natio	on about your sp	ouse. If mo	re space is needed		
1.	Fill in your employment information.		Debtor 1	Debtor 1			Debtor 2 or non-filing spouse			
	If you have more than one job, attach a separate page with	Employment status	■ Employed		☐ Emp	☐ Employed				
	information about additional		☐ Not employed		■ Not e	■ Not employed Unemployed				
	employers.	Occupation	Uber Driver		Unem					
	Include part-time, seasonal, or self-employed work.	Employer's name	nployer's name Uber							
	Occupation may include student or homemaker, if it applies.									
		How long employed t	here? 2 Month	าร						
Par	t 2: Give Details About Mor	nthly Income								
	mate monthly income as of the duse unless you are separated.	ate you file this form. If	you have nothing to re	eport for	any l	ine, write \$0 in the	e space. Inc	lude your non-filing		
	u or your non-filing spouse have mo e space, attach a separate sheet to		ombine the information	n for all e	emplo	oyers for that pers	on on the lir	nes below. If you nee	d	
						For Debtor 1		otor 2 or ng spouse		
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	2,555.40	\$	0.00		
3.	Estimate and list monthly overt	ime pay.		3.	+\$	0.00	+\$	0.00		

2,555.40

\$

0.00

Calculate gross Income. Add line 2 + line 3.

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Deb	tor 1	Faisal M. Farooq	_	Case n	umber (<i>if known</i>)			
				For D	Debtor 1	For D	Debtor 2 or	
						non-	filing spouse	•
	Сор	y line 4 here	4.	\$	2,555.40	\$	0.0	<u>0</u>
5.	List	all payroll deductions:						
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	0.00	\$	0.0	0
	5b.	Mandatory contributions for retirement plans	5b.	\$	0.00	\$	0.00	
	5c.	Voluntary contributions for retirement plans	5c.	\$	0.00	\$	0.0	0
	5d.	Required repayments of retirement fund loans	5d.	\$	0.00	\$	0.0	0
	5e.	Insurance	5e.	\$	0.00	\$	0.0	0
	5f.	Domestic support obligations	5f.	\$	0.00	\$	0.0	
	5g.	Union dues	5g.	\$	0.00	\$	0.00	
	5h.	Other deductions. Specify:	5h.+	· · ·	0.00		0.00	
6.		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	0.00	\$	0.0	
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	2,555.40	\$	0.0	<u>0</u>
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$	0.00	\$	0.0	0
	8b.	Interest and dividends	8b.	\$	0.00	\$	0.0	0
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce						
	0.1	settlement, and property settlement.	8c.	\$	0.00	\$	0.00	
	8d.	Unemployment compensation	8d.	\$	0.00	\$	0.00	
	8e. 8f.	Social Security	8e.	\$	0.00	\$	0.0	<u>U</u>
	OI.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	e 8f.	\$	0.00	\$	0.0	0
	8g.	Pension or retirement income	8g.	\$	0.00	\$	0.00	
	8h.	Other monthly income. Specify:	8h	- \$	0.00	+ \$	0.0	0
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$	0.0	00
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$	2	,555.40 + \$_		0.00 = \$	2,555.40
11.	Stat Inclu	e all other regular contributions to the expenses that you list in <i>Schedule</i> ude contributions from an unmarried partner, members of your household, your or friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not	deper				chedule J. 11. +\$_	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certailies					12. \$	2,555.40
13.		you expect an increase or decrease within the year after you file this form	?				Comb	oined hly income
		No.	191	. (1-			!!! !	
		Yes. Explain: Mr. Farooq income is likely to decrease. It looks approximately \$1,500.00 from Uber.	iike ii	tne m	onth of Febr	uary h	e wiii make	

Official Form 106I Schedule I: Your Income page 2

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Eill	in this informa	ition to identify y	our caca:			I		
	tor 1					Ch	eck if this is:	
Den	tor r	Faisal M. Fa	rooq				An amended filing	
	tor 2 buse, if filing)							wing postpetition chapter the following date:
` '	, 0,							the following date.
Unit	ed States Bankr	ruptcy Court for the	: NORTH	IERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
	e number nown)							
Of	fficial Fo	rm 106J						
		J: Your						12/1
info	rmation. If m		eded, atta	. If two married people ar ich another sheet to this n.				
Par 1.	t 1: Descri	ribe Your House	ehold					
1.	■ No. Go to	line 2.	in a senar	ate household?				
	□ N	0		al Form 106J-2, <i>Expenses</i>	for Separate House	ehold of De	btor 2.	
2.	Do you have	e dependents?	■ No					
	Do not list D Debtor 2.	ebtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state							□ No
	dependents	names.						☐ Yes
								□ No □ Yes
								□ No
								Yes
								□ No □ Yes
3.		enses include		No			_	□ res
	•	f people other t d your depende		Yes				
exp	imate your ex	ate Your Ongoi openses as of y a date after the	our bankr	ly Expenses uptcy filing date unless y y is filed. If this is a supp	ou are using this followed the desired the	orm as a s e J, check	supplement in a Cha the box at the top o	apter 13 case to report of the form and fill in the
the		h assistance an		government assistance i cluded it on <i>Schedule I:</i> Y			Your exp	enses
4.		or home owners and any rent for th		ses for your residence. In	nclude first mortgag	e 4.	\$	0.00
	If not includ	led in line 4:						
	4a. Real e	estate taxes				4a.	\$	0.00
		rty, homeowner'				4b.	· ———	0.00
			•	upkeep expenses		4c.	· ————	0.00
5.		owner's associa nortgage pavm		dominium dues our residence, such as ho	me equity loans	4d. 5.		0.00 0.00

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Debtor 1 Faisal N	Л. Farooq	Case num	nber (if known)	
6. Utilities:				
	y, heat, natural gas	6a.	\$	0.00
•	ewer, garbage collection	6b.		0.00
	ne, cell phone, Internet, satellite, and cable services	6c.	·	135.00
6d. Other. Sp		6d.	·	0.00
	sekeeping supplies	7.	·	595.00
	children's education costs	8.	·	
		o. 9.	·	0.00
_	dry, and dry cleaning		· -	125.00
	products and services	10.	·	95.00
I. Medical and de	•	11.	\$	40.00
 I ransportation Do not include of 	n. Include gas, maintenance, bus or train fare.	12.	\$	650.00
	, clubs, recreation, newspapers, magazines, and books	13.	·	75.00
	tributions and religious donations	14.		0.00
5. Insurance.	inibations and religious donations	14.	Φ	0.00
	insurance deducted from your pay or included in lines 4 or 20.			
15a. Life insur		15a.	\$	0.00
15b. Health in:		15b.	· -	0.00
15c. Vehicle in		15c.	·	71.00
15d. Other ins		15d.		
	include taxes deducted from your pay or included in lines 4 or 20.	130.	Ψ	0.00
Specify:	modude taxes deducted from your pay or included in lines 4 or 20.	16.	\$	0.00
. Installment or	loaco navmonte:		Ψ	0.00
	nents for Vehicle 1	17a.	\$	326.00
	nents for Vehicle 2	17d. 17b.	· -	0.00
17c. Other. Sp		17b.	· -	0.00
17d. Other. Sp		17d. 17d.	·	0.00
	s of alimony, maintenance, and support that you did not repo		Φ	0.00
	s of allinony, maintenance, and support that you did not report your pay on line 5, Sc <i>hedule I, Your Income</i> (Official Form 10		\$	0.00
	ts you make to support others who do not live with you.	,01).	\$	0.00
Specify:	, , , , , ,	19.		0.00
	perty expenses not included in lines 4 or 5 of this form or on 3			
	es on other property	20a.		0.00
20b. Real esta		20b.	\$	0.00
20c. Property.	homeowner's, or renter's insurance	20c.	\$	0.00
	ance, repair, and upkeep expenses	20d.		0.00
	ner's association or condominium dues	20e.		0.00
. Other: Specify:			+\$	98.00
			· -	
	exes (10 Percent)		+\$	250.00
Car Maintena	ance & Oil Changes		+\$	52.00
. Calculate your	monthly expenses			
22a. Add lines 4	• •		\$	2,512.00
	22 (monthly expenses for Debtor 2), if any, from Official Form 106	J-2	\$	_,
		- -	\$	2 512 00
ZZU. AUU III IE ZZ	2a and 22b. The result is your monthly expenses.		Ψ	2,512.00
. Calculate your	monthly net income.			<u>'</u>
-	e 12 (your combined monthly income) from Schedule I.	23a.	\$	2,555.40
	ur monthly expenses from line 22c above.	23b.		2,512.00
	, ,			_,3 :=:03
23c. Subtract	your monthly expenses from your monthly income.			48.45
	It is your monthly net income.	23c.	\$	43.40
The result 24. Do you expect		er you file this	s form?	
	e terms of your mortgage?	. ,our mortgage	paymont to molea	oo of decrease because of
☐ Yes.	Explain here:			

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Fill in this inform	nation to identify yoເ	ır case:			
Debtor 1	Faisal M. Faroo				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	inkruptcy Court for the	NORTHERN DISTRICT	OF ILLINOIS		
Case number _ (if known)					☐ Check if this is an amended filing
Official Form Declarat	-	an Individual	Debtor's Sc	hedules	12/15
You must file thi obtaining money years, or both. 1	s form whenever you	in connection with a bank	or amended schedules	. Making a false statem	ent, concealing property, or or imprisonment for up to 20
Did you pa	y or agree to pay son	neone who is NOT an attorr	ney to help you fill out b	pankruptcy forms?	
■ No					
☐ Yes. N	Name of person				ptcy Petition Preparer's Notice, nd Signature (Official Form 119)
	Ity of perjury, I declar e true and correct.	e that I have read the sumn	mary and schedules file	d with this declaration	and
X /s/ Fais	sal M. Faroog		X		
	M. Farooq		Signature of	Debtor 2	

Date

Signature of Debtor 1

Date **February 17, 2016**

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Fill	in this inform	ation to identify you	r case:							
	otor 1	Faisal M. Farood								
DOL	7.01	First Name	Middle Name	Last Name						
	otor 2 use if, filing)	First Name	Middle Name	Last Name						
		kruptcy Court for the:	NORTHERN DISTRICT (OF ILLINOIS						
(if kn	se number				-	Check if this is an mended filing				
Sta		of Financial	Affairs for Individuals		ankruptcy equally responsible for sup	12/1:				
		ore space is needed,). Answer every que		this form. On the top of an	ر additional pages, write you	ir name and case				
Par	Give D	etails About Your Ma	rital Status and Where You	Lived Before						
1.	What is your	current marital statu	ıs?							
	■ Married □ Not marr	ried								
2.	During the la	st 3 years, have you	lived anywhere other than	where you live now?						
	■ No □ Yes. List	lo 'es. List all of the places you lived in the last 3 years. Do not include where you live now.								
	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there				
					ity property state or territory co, Texas, Washington and W					
	■ No □ Yes. Mal	ke sure you fill out <i>Scl</i>	nedule H: Your Codebtors (O	fficial Form 106H).						
Par	t 2 Explain	n the Sources of You	r Income							
4.	Fill in the total	I amount of income yo	nployment or from operating u received from all jobs and a have income that you receive	all businesses, including part		ndar years?				
	□ No									
	Yes. Fill	in the details.								
			Debtor 1		Debtor 2					
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)				
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$3,503.47	☐ Wages, commissions, bonuses, tips					
			☐ Operating a business		☐ Operating a business					

Official Form 107

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Case number (if known) Debtor 1 Faisal M. Farooq

				_							
				Debtor 1			Debtor 2	Debtor 2			
					of income that apply.		s income re deductions and sions)	Sources of inc		Gross income (before deductions and exclusions)	
Llanuary 1 to December 31 2015)			■ Wages bonuses,	s, commissions, tips		\$44,834.26	☐ Wages, combonuses, tips	nmissions,			
				☐ Operat	ting a business			☐ Operating a	business		
(January 1 to December 31, 2017)					ges, commissions, \$11,629.00 es, tips			☐ Wages, combonuses, tips	nmissions,		
				☐ Operat	ting a business			☐ Operating a	business		
5.	Include include and other winnings.	come regard public bene If you are fil	dless of whetl fit payments; ing a joint ca	ner that inco pensions; re se and you h	me is taxable. Exa ental income; inter nave income that y	amples o est; divid	lends; money colle ved together, list it	alimony; child supp	royalties; ar ebtor 1.	Security, unemployment, nd gambling and lottery	
	■ No □ Yes.	Fill in the de	etails.								
				Debtor 1 Sources of Describe b			s income re deductions and sions)	Sources of inc Describe below		Gross income (before deductions and exclusions)	
Pa	rt 3: List	Certain Pa	ayments You	Made Befo	re You Filed for I	Bankrup	tcy				
6.	□ No.	Neither D individual	ebtor 1 nor I primarily for a 90 days before Go to line 7 List below paid that cr	Debtor 2 has a personal, far personal, far personal, far personal, far personal, far personal fa	amily, or househol for bankruptcy, di r to whom you pai ot include paymen	imer dek d purpos d you pa d a total ats for do	ots. Consumer delete." y any creditor a too of \$6,225* or more mestic support obl	tal of \$6,225* or mo	re? /ments and	01(8) as "incurred by an the total amount you and alimony. Also, do	
	■ Yes.	Debtor 1	to adjustmen	t on 4/01/16 or both have	e primarily consu	s after th ı mer de k	at for cases filed o	n or after the date of tal of \$600 or more?	·	t.	
		■ No.	•	•	Tor barmaptoy, an	a you pu	y arry orealier a to	iai oi quod oi more			
		☐ Yes	include pay	each credito	omestic support ol			nd the total amount pport and alimony.		at creditor. Do not include payments to an	
	Creditor'	s Name an	d Address		Dates of payme	nt	Total amount paid	Amount you still owe	Was this	payment for	
7.	Insiders in of which y	clude your out	relatives; any fficer, director	general par r, person in o	tners; relatives of control, or owner o	any gene of 20% or	eral partners; partr more of their votin		ou are a gene ny managing	eral partner; corporations gagent, including one fo	
	■ No □ Yes.	l ist all navr	ments to an ir	nsider							
		Name and		Joine	Dates of payme	nt	Total amount paid	Amount you still owe	Reason fo	or this payment	

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Case number (if known) Document Debtor 1 Faisal M. Farooq

8.	Within 1 year before you filed for bankrupt insider? Include payments on debts guaranteed or cos No		ments or transfer a	any property on a	ccount of a de	ebt that benefited ar
	Yes. List all payments to an insider					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for Include cred	this payment itor's name
Pai	rt 4: Identify Legal Actions, Repossession	ns, and Foreclosures				
9.	Within 1 year before you filed for bankrupt List all such matters, including personal injury modifications, and contract disputes.					
	■ No □ Yes. Fill in the details.					
	Case title Case number	Nature of the case	Court or agency		Status of th	e case
10.	Within 1 year before you filed for bankrupt Check all that apply and fill in the details below No		erty repossessed, f	oreclosed, garnis	hed, attached	I, seized, or levied?
	☐ Yes. Fill in the information below.					
	Creditor Name and Address	Describe the Property		Date		Value of the property
		Explain what happened	I			ргорогту
 Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set accounts or refuse to make a payment because you owed a debt? No Yes. Fill in the details. 					, set off any a	mounts from your
	Creditor Name and Address	Describe the action the	creditor took		action was	Amount
				taken		
12.	Within 1 year before you filed for bankrupt court-appointed receiver, a custodian, or a ■ No □ Yes		erty in the possess	ion of an assigne	e for the bene	fit of creditors, a
Pai	tt 5: List Certain Gifts and Contributions					
13.	Within 2 years before you filed for bankrup ■ No □ Yes. Fill in the details for each gift.	otcy, did you give any gifts	s with a total value	of more than \$60	0 per person?	?
	Gifts with a total value of more than \$600 per person	Describe the gifts		Dates the gi	you gave	Value
	Person to Whom You Gave the Gift and Address:					
14.	Within 2 years before you filed for bankrup No Yes. Fill in the details for each gift or cor		s or contributions v	with a total value	of more than	\$600 to any charity
	Gifts or contributions to charities that tot more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	tal Describe what you	ı contributed	Dates	s you ibuted	Value
Pai	t 6: List Certain Losses					
						

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster,

Case 16-05158 Doc 1 Filed 02/17/16 Entered 02/17/16 18:39:02 Desc Main Page 38 of 56 Document ase number (if known) Debtor 1 Faisal M. Faroog or gambling? Nο Yes. Fill in the details. Describe any insurance coverage for the loss Describe the property you lost and Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. No Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of **Address** transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You Law Office Of Kenneth Chapman \$600.00 Payment Plan \$0.00 191901 N. Roselle Rd., Suite 800 Schaumburg, IL 60195 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. Person Who Was Paid Description and value of any property Amount of Date payment **Address** transferred or transfer was payment made 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Nο Yes. Fill in the details. **Person Who Received Transfer** Description and value of Describe any property or Date transfer was **Address** property transferred payments received or debts made paid in exchange Person's relationship to you

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

No

Yes. Fill in the details.

Name of trust Description and value of the property transferred Date Transfer was

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Debtor 1 Faisal M. Farooq

Pa	rt 8: List of Certai	in Financial Accounts, In	struments, Safe Deposi	t Boxes, and S	torage Uni	ts	
20.	sold, moved, or tra	re you filed for bankrupto Insferred? savings, money market, Inds, cooperatives, asso	or other financial accou	nts; certificate	s of depos		
	■ No □ Yes. Fill in the	e details.					
	Name of Financial Address (Number, St Code)	Institution and treet, City, State and ZIP	Last 4 digits of account number	Type of account or instrument		Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	Do you now have, cash, or other valu	or did you have within 1 ables?	year before you filed for	bankruptcy, a	iny safe de	posit box or other depos	sitory for securities,
	■ No □ Yes. Fill in the	details.					
	Name of Financial Address (Number, St	Institution treet, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe	the contents	Do you still have it?
22.	Have you stored p	roperty in a storage unit	or place other than your	home within	1 year befo	re you filed for bankrupt	су
	■ No □ Yes. Fill in the	e details.					
	Name of Storage I Address (Number, St	Facility treet, City, State and ZIP Code)	Who else has or I to it? Address (Number, S State and ZIP Code)		Describe	the contents	Do you still have it?
Pa	rt 9: Identify Prop	erty You Hold or Contro	I for Someone Else				
23.	Do you hold or cor for someone.	ntrol any property that so	omeone else owns? Incl	ude any prope	rty you bor	rowed from, are storing	for, or hold in trust
	■ No □ Yes. Fill in the	e details.					
	Owner's Name Address (Number, St	treet, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		Describe	the property	Value
Pa	rt 10: Give Details	About Environmental Inf	ormation				
For	the purpose of Part	10, the following definit	ions apply:				
	toxic substances,	means any federal, state wastes, or material into t lling the cleanup of thes	he air, land, soil, surfac	e water, groun			
	-	cation, facility, or propert rutilize it, including disp	•	environmental	law, wheth	ner you now own, operat	e, or utilize it or used
		al means anything an env I, pollutant, contaminant		as a hazardou	s waste, ha	azardous substance, tox	ic substance,
Rep	oort all notices, relea	ases, and proceedings th	at you know about, rega	ardless of whe	n they occ	urred.	
24.	Has any governme	ntal unit notified you tha	t you may be liable or p	otentially liable	e under or i	in violation of an enviror	mental law?
	■ No □ Yes. Fill in the	e details.					
	Name of site		Governmental un	it	Fnvir	onmental law if you	Date of notice

Address (Number, Street, City, State and

ZIP Code)

know it

Address (Number, Street, City, State and ZIP Code)

Case 16-05158 Doc 1 Filed 02/17/16 Entered 02/17/16 18:39:02 Document Page 40 of 56 ase number (if known) Debtor 1 Faisal M. Faroog 25. Have you notified any governmental unit of any release of hazardous material? No Yes. Fill in the details. Name of site Environmental law, if you Date of notice Governmental unit Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and know it ZIP Code) 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No Yes. Fill in the details. Case Title Court or agency Nature of the case Status of the Case Number Name case Address (Number, Street, City, Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) ☐ A partner in a partnership ☐ An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Business Name** Describe the nature of the business **Employer Identification number Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Nο Yes. Fill in the details below. Name **Date Issued Address** (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Faisal M. Farooq Signature of Debtor 2 Faisal M. Farooq Signature of Debtor 1 Date February 17, 2016 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes

■ No ☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). Official Form 107

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

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Case number (if known)

Document Debtor 1 Faisal M. Farooq

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Fill in this infor	mation to identify your	case:			
Debtor 1	Faisal M. Faroog				
	First Name	Middle Name	Last Name		
Debtor 2	First Name	Middle Norse	Last Name		
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DIS	TRICT OF ILLINOIS		
Coop number					
Case number _					☐ Check if this is an
					amended filing
			riduals Filing U	nder Chapter	· 7 12/15
creditors hav	e claims secured by yo	ur property, or			
You must file the whiche on the	ever is earlier, unless th form	vithin 30 days after ne court extends th	you file your bankruptcy pet e time for cause. You must a	ilso send copies to the c	creditors and lessors you list
	eople are filing togethered at the form.	r in a joint case, bo	th are equally responsible fo	or supplying correct info	rmation. Both debtors must
write y	our name and case nur	mber (if known).	s needed, attach a separate s	sheet to this form. On the	e top of any additional pages,
Part 1: List Y	our Creditors Who Hav	e Secured Claims			
•	•	art 1 of Schedule D	: Creditors Who Have Claims	s Secured by Property (0	Official Form 106D), fill in the
information be Identify the cr	elow. editor and the property t	hat is collateral	What do you intend to do secures a debt?	with the property that	Did you claim the property as exempt on Schedule C?
Creditor's S	Springleaf		☐ Surrender the property. ☐ Retain the property and	redeem it.	□No
			Retain the property and e		Yes
Description of	2009 Honda Civic	110,000 miles	Reaffirmation Agreemer	nt.	
property			☐ Retain the property and [[explain]:	
securing debt	•				
Part 2: List Y	our Unovoired Persona	I Proporty Losege			
For any unexpire in the information	on below. Do not list rea	ase that you listed al estate leases. Un		at are still in effect; the I	Leases (Official Form 106G), fill lease period has not yet ended.
Describe your u	unexpired personal pro	perty leases		V	Vill the lease be assumed?
Lessor's name:				г	□ No
Description of le	ased			_	- 110
Property:				Г	☐ Yes
1				_	_
Lessor's name: Description of le	ased				□ No
Property:	4004			г	☐ Yes
				_	
Lessor's name:				г	7 No.

Statement of Intention for Individuals Filing Under Chapter 7

Official Form 108

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Debtor 1 Faisal M. Farooq	Case number (if known)
Description of leased	
Property:	☐ Yes
Lessor's name: Description of leased	□ No
Property:	☐ Yes
Lessor's name:	□ No
Description of leased Property:	☐ Yes
Lessor's name: Description of leased	□ No
Property:	☐ Yes
Lessor's name:	□ No
Description of leased Property:	☐ Yes
Part 3: Sign Below	
Under penalty of perjury, I declare that I have indicated my intentior property that is subject to an unexpired lease.	n about any property of my estate that secures a debt and any personal
X /s/ Faisal M. Farooq	X
Faisal M. Farooq Signature of Debtor 1	Signature of Debtor 2
Date February 17, 2016	Date

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

United States Bankruptcy Court Northern District of Illinois

In re	Faisal M. Farooq		Case No.	
	•	Debtor(s)	Chapter 7	
	VE	RIFICATION OF CREDITOR M	IATRIX	
		Number of	Creditors:	21
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credi	tors is true and correct to tl	he best of my
Date:	February 17, 2016	/s/ Faisal M. Farooq Faisal M. Farooq Signature of Debtor		

Advanced Radiology Consultants 520 E. 22nd St. Lombard, IL 60148

Advocate Lutheran General Hospital PO Box 4249 Carol Stream, IL 60197-4249

Advocate Medical Group PO Box 92523 Chicago, IL 60675-2523

Bank Of America PO Box 982238 El Paso, TX 79998-2238

Bank Of America PO Box 26012 Greensboro, NC 27410

Barclays Bank Delaware PO Box 8801 Wilmington, DE 19899

Caine & Weiner PO Box 5010 Woodland Hills, CA 91365

Capital One Bank (USA) NA PO Box 6492 Carol Stream, IL 60197

Chase Attn: Correspondence Dept PO Box 15298 Wilmington, DE 19850

Comenity - Loft PO Box 659705 San Antonio, TX 78265

Comenity Bank/Ann Taylor PO Box 182125 Columbus, OH 43218

Credit One Bank NA PO Box 98873 Las Vegas, NV 89193

Fahey Medical Group 581 Golf Road Des Plaines, IL 60016

Harris And Harris LTD 222 Merchandise Mart Plz Chicago, IL 60654

Harris & Harris LTD 600 W Jackson, Suite 400 Chicago, IL 60661

Kay Jewelers PO Box 740425 Cincinnati, OH 45274

Midland Credit Management 8875 Aero Drive, Suite 200 San Diego, CA 92123

Millennium Credit Consultants PO Box 18160 Saint Paul, MN 55118

Springleaf PO Box 790368 Saint Louis, MO 63179

US Bank Corporation 480 W. Wildspring Road Round Lake, IL 60073

Village Of Niles PO Box 1368 Elmhurst, IL 60126

De	Case 16- Faisal H. Farooq	05158	Doc 1	Filed 02/17/16 Document	Entered 02/17/16 18:3 Page 51 of 56 Case number				
Pa	art 6: Answer These Ques	stions for R	eporting P	urposes		,			
16	. What kind of debts do you have?	16a.		debts primarily consum primarily for a personal, fo to line 16b.	er debts? Consumer debts are defir amily, or household purpose."	ned in 11 U.S.C. § 101(8) as "incurred by a			
			Yes. G	o to line 17.					
		16b.	money for	a business or investment	s debts? Business debts are debts to or through the operation of the business	hat you incurred to obtain ness or investment.			
				to line 16c.					
		16c.			are not consumer debts or business	s debts			
17.	Are you filing under Chapter 7?	□ No.	I am not fili	ing under Chapter 7. Go t	o line 18.				
	Do you estimate that after any exempt property is excluded and administrative expenses	Yes.	exhelises a	I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?					
	are paid that funds will be available for distribution to unsecured creditors?		■ No □ Yes						
18.	How many Creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-19 □ 200-99	-	C	☐ 1,000-5,000 ☐ 5001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than100,000			
19.	How much do you estimate your assets to be worth?	□ \$100,0	0,000 1 - \$100,000 01 - \$500,00 01 - \$1 millio	0 E	3 \$1,000,001 - \$10 million 3 \$10,000,001 - \$50 million 3 \$50,000,001 - \$100 million 3 \$100,000,001 - \$500 million	☐ \$500,000,001 - \$1 billion ☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion			
20.	How much do you estimate your liabilities to be?	□ \$100,0	0,000 1 - \$100,00 01 - \$500,00 01 - \$1 millio	0 E	1 \$1,000,001 - \$10 million 1 \$10,000,001 - \$50 million 1 \$50,000,001 - \$100 million 1 \$100,000,001 - \$500 million	☐ \$500,000,001 - \$1 billion ☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion			
Part	7: Sign Below								
For	you	If I have ch	osen to file	under Chapter 7. I am av	er penalty of perjury that the informa ware that I may proceed, if eligible, un lable under each chapter, and I choo	nder Chanter 7 11 12 or 13 of title 11			
		document,	i nave obta	ined and read the notice i	r agree to pay someone who is not a required by 11 U.S.C. § 342(b).	•			
		I understar	id making a case can re	false statement, conceal	f title 11, United States Code, specifiing property, or obtaining money or p 00, or imprisonment for up to 20 yea	oroperty by fraud in connection with a lars, or both. 18 U.S.C. §§ 152, 1341,			
	-	Faisal M Signature of		MM	Signature of Debtor 2				
		Executed of	n MM / DI	02/06/16	Executed on				
		· · · · · · · · · · · · · · · · · · ·	IVIIVI / DL		MM / D	D/YYYY			

Debtor 1	Case 16- Faisal H. Farooq	05158 Doc 1	Filed 02/17/16 Document	Entered 02/17/: Page 52 of 56 ca		Desc Main
represente	not represented by y, you do not need	for which the person 342(b) and, in a case	is eligible. I also certify the in which § 707(b)(4)(D): with the petition is incom	hat I have delivered to the applies, certify that I have ect.	explained the relief	tor(s) about eligibility to proceed favailable under each chapter e required by 11 U.S.C. § an inquiry that the information
		Kenneth J. Chapr Printed name Law Office Of Ker Firm name				
		1901 N. Roselle R Schaumburg, IL 6 Number, Street, City, State 8	0195			

Email address

KJChap@netscape.com

Contact phone (800) 741-1504

6284537Bar number & State

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in this inform	nation to identify yo	ır case:		
btor 1	Faisal H. Faroo			
	First Name	Middle Name	Last Name	
btor 2 ouse if, filing)	First Name	Middle Name	Last Name	
ted States Bar	nkruptcy Court for the			
	mapley Coult for the	NORTHERN DISTRIC	JI OF ILLINOIS	
e number own)				
				☐ Check if this is an amended filing
<u>Jiaiati</u>	OII About	all illulviuua	l Debtor's Sched	iules 1
marriad acc				
marned pec	opie are filing togeth	er, both are equally resp	onsible for supplying correct in	formation.
must file this	form whenever you	file hankruntcy schedul	os or omondod ochodula - \$4-12	
must file this ining money o	form whenever you	file bankruptcy schedul	os or omondod ochodula - \$4-12	
must file this ining money o	form whenever you	file bankruptcy schedul	os or omondod ochodula - \$4-12	
must file this	form whenever you	file bankruptcy schedul	os or omondod ochodula - \$4-12	
nust file this ning money o , or both. 18	form whenever you or property by fraud U.S.C. §§ 152, 1341,	file bankruptcy schedul	os or omondod ochodula - \$4-12	
nust file this ning money o , or both. 18	form whenever you	file bankruptcy schedul	os or omondod ochodula - \$4-12	
nust file this ning money o , or both. 18 Sign	form whenever you or property by fraud U.S.C. §§ 152, 1341, Below	file bankruptcy schedulin connection with a ba 1519, and 3571.	os or omondod ochodula - \$4-12	ng a false statement, concealing property, s up to \$250,000, or imprisonment for up t
nust file this ning money o , or both. 18 Sign	form whenever you or property by fraud U.S.C. §§ 152, 1341, Below	file bankruptcy schedulin connection with a ba 1519, and 3571.	es or amended schedules. Maki nkruptcy case can result in fines	ng a false statement, concealing property, s up to \$250,000, or imprisonment for up t
specification in the second se	form whenever you or property by fraud U.S.C. §§ 152, 1341, Below	file bankruptcy schedulin connection with a ba 1519, and 3571.	es or amended schedules. Maki nkruptcy case can result in fines	ng a false statement, concealing property, s up to \$250,000, or imprisonment for up t to \$250,000 ptcy forms?
Sign No	form whenever you or property by fraud U.S.C. §§ 152, 1341, Below or agree to pay some	file bankruptcy schedulin connection with a ba 1519, and 3571.	es or amended schedules. Maki nkruptcy case can result in fines	ng a false statement, concealing property, s up to \$250,000, or imprisonment for up to ptcy forms? Attach Bankruptcy Petition Preparer's Not.
Sign No	form whenever you or property by fraud U.S.C. §§ 152, 1341, Below or agree to pay some	file bankruptcy schedulin connection with a ba 1519, and 3571.	es or amended schedules. Maki nkruptcy case can result in fines	ng a false statement, concealing property, s up to \$250,000, or imprisonment for up t ptcy forms? Attach Bankruptcy Petition Preparer's Not
must file this ining money of s, or both. 18 Sign Did you pay of No. Yes. Na.	form whenever you or property by fraud U.S.C. §§ 152, 1341, Below or agree to pay some	file bankruptcy schedulin connection with a bar 1519, and 3571.	es or amended schedules. Makinkruptcy case can result in fines	ng a false statement, concealing property, is up to \$250,000, or imprisonment for up to ptcy forms? Attach Bankruptcy Petition Preparer's Note Declaration, and Signature (Official Form
must file this ining money of s, or both. 18 Sign Did you pay of Yes. Na	form whenever you or property by fraud U.S.C. §§ 152, 1341, Below or agree to pay some	file bankruptcy schedulin connection with a bar 1519, and 3571.	es or amended schedules. Maki nkruptcy case can result in fines	ng a false statement, concealing property, is up to \$250,000, or imprisonment for up to ptcy forms? Attach Bankruptcy Petition Preparer's Note Declaration, and Signature (Official Form
must file this ining money of s, or both. 18 Sign Did you pay of Yes. Na Under penalty that they are to	form whenever you or property by fraud U.S.C. §§ 152, 1341, Below or agree to pay some of person	file bankruptcy schedulin connection with a bar 1519, and 3571.	es or amended schedules. Makinkruptcy case can result in fines orney to help you fill out bankrup	ng a false statement, concealing property, is up to \$250,000, or imprisonment for up to ptcy forms? Attach Bankruptcy Petition Preparer's Note Declaration, and Signature (Official Form
Sign Did you pay No Yes. Na	form whenever you or property by fraud U.S.C. §§ 152, 1341, Below or agree to pay some of person of perjury, I declare the and correct.	file bankruptcy schedulin connection with a bar 1519, and 3571.	es or amended schedules. Makinkruptcy case can result in fines orney to help you fill out bankrup nmary and schedules filed with	ng a false statement, concealing property, is up to \$250,000, or imprisonment for up to ptcy forms? Attach Bankruptcy Petition Preparer's Note Declaration, and Signature (Official Form this declaration and
must file this ining money of s, or both. 18 Sign Did you pay of the second with the secon	form whenever you or property by fraud U.S.C. §§ 152, 1341, Below or agree to pay some of person of perjury, I declare the and correct.	file bankruptcy schedulin connection with a bar 1519, and 3571.	es or amended schedules. Makinkruptcy case can result in fines orney to help you fill out bankrup	ng a false statement, concealing property, is up to \$250,000, or imprisonment for up to ptcy forms? Attach Bankruptcy Petition Preparer's Note Declaration, and Signature (Official Form of this declaration and
Sign Did you pay No Yes. Na	form whenever you or property by fraud U.S.C. §§ 152, 1341, Below or agree to pay some of person of perjury, I declare the and correct.	file bankruptcy schedulin connection with a bar 1519, and 3571. Beone who is NOT an attor	es or amended schedules. Makinkruptcy case can result in fines prince to help you fill out bankrup mmary and schedules filed with X Signature of Debtor	ng a false statement, concealing property, is up to \$250,000, or imprisonment for up to ptcy forms? Attach Bankruptcy Petition Preparer's Note Declaration, and Signature (Official Form this declaration and
Sign Did you pay No Yes. Na Under penalty that they are to the signature of the sign	form whenever you or property by fraud U.S.C. §§ 152, 1341, Below or agree to pay some of person of perjury, I declare the and correct.	file bankruptcy schedulin connection with a bar 1519, and 3571.	es or amended schedules. Makinkruptcy case can result in fines prince to help you fill out bankrup mmary and schedules filed with X Signature of Debtor	ng a false statement, concealing property, is up to \$250,000, or imprisonment for up to ptcy forms? Attach Bankruptcy Petition Preparer's Note Declaration, and Signature (Official Form of this declaration and

D	ebtor	Case 16-0 Faisal H. Faro			led 02/17/16 Document		2/17/16 18:39:02 56 e number (<i>if known</i>)	Desc Main
25	. Hav	ve you notified any (governmental	unit of any	release of hazardo	ous material?		
		No Yes. Fill in the det	ails.					
		me of site dress (Number, Street, (City, State and ZIP	Code)	Governmental ur Address (Number, S ZIP Code)		Environmental law, if y know it	ou Date of notice
26.	Hav	e you been a party	in any judicial	or adminis	trative proceeding	under any envir	onmental law? Include set	ttlements and orders.
		No						
		Yes. Fill in the deta	ails.					
		se Title se Number			Court or agency Name Address (Number, S State and ZIP Code)		Nature of the case	Status of the case
Pa	rt 11:	Give Details Abou	ıt Your Busine	ess or Conn	ections to Any Bus	siness		
27.	With	nin 4 years before yo	ou filed for bar	nkruptcy, di	id vou own a busir	ess or have any	of the following connection	one to one business
		☐ A sole proprieto	or or self-empl	oyed in a tra	ade, profession, o	r other activity, e	either full-time or part-time	ons to any business?
		☐ A member of a li						
		☐ A partner in a pa			·	, p	· (/	
		☐ An officer, direc	tor, or managi	ina executiv	e of a cornoration			
		☐ An owner of at le						
		No. None of the abo				a corporation		
		Yes. Check all that iness Name	appiy above a					
	Add	ress ber, Street, City, State and	I ZIP Code)		cribe the nature of e of accountant or		Employer Identification Do not include Social S	n number Security number or ITIN.
		[64] 44 [104] 44 [104]					Dates business existed	
28.	Withi instit	in 2 years before yo tutions, creditors, o	u filed for ban r other parties	kruptcy, die	d you give a financ	ial statement to	anyone about your busine	ss? Include all financial
		No Yes. Fill in the detai	is below.				·	
	Nam Addı (Numi		ZIP Code)	Date	Issued			
Par	: 12:	Sign Below						
with	a ban	d the answers on the correct. I understaken to the correct of the	esult in fines u	ino a taise s	statement conceal	ING DECORATE AF	I declare under penalty of obtaining money or prope ears, or both.	perjury that the answers rty by fraud in connection
		Fargoq			Signature of De	btor 2	· · · · · · · · · · · · · · · · · · ·	
Sigr	-	of Debtor 1	2016		Data			
		- 00/00/	- 40		Date			
)	tach additional page	es to <i>Your Sta</i>	tement of F	Financial Affairs fo	r Individuals Filii	ng for Bankruptcy (Official	Form 107)?
Did y	ou pa	y or agree to pay so	omeone who is	s not an atte	orney to help you t	ill out bankrupto	cy forms?	
■ No		me of Person	. Attach the Re	ankruntov Pr	etition Preparer's Ma	ition Dooloratia	and Signature (Official Form	. 440)
Officia					inancial Affairs for Inc			1 119).

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Debtor 1 Faisal H. Farooq	Case number (if known)	
Description of leased Property:	П у	
Lessor's name:	☐ Yes	
Description of leased Property:	□ No	
	☐ Yes	
Lessor's name: Description of leased Property:	□ No	
	☐ Yes	
Lessor's name: Description of leased	□ No	
Property:	☐ Yes	
Lessor's name: Description of leased	□ No	
Property:	☐ Yes	
Part 3: Sign Below		
Under penalty of/perjury, I declare that I have indicated my interproperty that is subject/to/an unexpired lease. X Faisal H. Fareou	ntion about any property of my estate that secures a debt and any personal	
Signature of Debtor 1	Signature of Debtor 2	
Date	Date	

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United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Faisal H. Farooq	Debtor(s)	Case No. Chapter 7	:
	VER	IFICATION OF CREDITOR M	ATRIX	
		Number of Creditors:		14
	The above-named Debtor(s) he (our) knowledge.	ereby verifies that the list of creditor	ors is true and correct to	the best of my
Date: 0	02/06/2016	Faisal M. Farooq Signature of Debtor		